

Information to identify the case:

Debtor 1	David J. Marra	Social Security number or ITIN xxx-xx-7920
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Michelle L. Marra	Social Security number or ITIN xxx-xx-9645
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-14078-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David J. Marra

Michelle L. Marra

11/17/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
David J. Marra
Michelle L. Marra
DebtorsCase No. 15-14078-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 56

Date Rcvd: Nov 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2017.

db/jdb David J. Marra, Michelle L. Marra, 1380 Paterson Ave, Whiting, NJ 08759-3916
 cr +Embrace Home Loans, Inc., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 cr +Santander Consumer USA, Inc. dba Chrysler Capital, P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088
 515405830 +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
 515374374 Capital Management Services, PO Box 964, Buffalo, NY 14220-0964
 515374379 Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
 515404788 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515374383 Embrace Home Loans, PO Box 37628, Philadelphia, PA 19101-0628
 516409200 +Embrace Home Loans C/O Roundpoint, Mortgage Serv., P.O.Box 19409,Charlotte,NC 28219, Embrace Home Loans C/O Roundpoint, Mortgage Serv., P.O.Box 19409,Charlotte,NC 28219-9409
 517000895 +Embrace Home Loans, Inc, Roundpoint Mortgage Svcs Corp, 5016 Parkway Plaza Blvd, Suite 200, Charlotte,NC 28217-1930
 515507811 +Embrace Home Loans, Inc., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 515374384 First National Bank, Attention:FNN Legal Dept, 1620 Dodge St Stop Code3290, Omaha, NE 68197-0003
 515399124 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 515374392 Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
 515374394 Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 515374395 Mohela/dofed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 515374396 Peter J. Liska LLC, 766 Shrewsbury Ave, Tinton Falls, NJ 07724-3001
 515478037 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 515374397 US Dept of Ed/Glelsi, PO Box 7860, Madison, WI 53707-7860
 515374399 Zale/Sterling Jewelers, Attn.: Bankruptcy, PO Box 1799, Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Nov 17 2017 22:33:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2017 22:34:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 17 2017 22:34:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515374371 EDI: HNDA.COM Nov 17 2017 22:33:00 American Honda Finance, PO Box 168088, Irving, TX 75016-8088
 515426160 EDI: HNDA.COM Nov 17 2017 22:33:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 515374369 +E-mail/Text: bankruptcycare@affinityfcu.com Nov 17 2017 22:34:32 Affinity Federal Credit Union, 73 Mountainview Blvd, Basking Ridge, NJ 07920-2332
 515374370 EDI: BECKLEE.COM Nov 17 2017 22:33:00 American Express, PO Box 3001, Malvern, PA 19355-0701
 515567250 EDI: BECKLEE.COM Nov 17 2017 22:33:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515374372 +E-mail/Text: bk@avant.com Nov 17 2017 22:35:01 Avant Credit Corporati, 640 N La Salle Dr, Chicago, IL 60654-3731
 515374373 EDI: BANKAMER.COM Nov 17 2017 22:33:00 Bk of Amer, PO Box 982235, El Paso, TX 79998-2235
 515374378 EDI: CITICORP.COM Nov 17 2017 22:33:00 Citibank Sd, NA, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363
 515374375 EDI: CAPITALONE.COM Nov 17 2017 22:33:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 515510264 EDI: BL-BECKET.COM Nov 17 2017 22:33:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515374376 EDI: CHASE.COM Nov 17 2017 22:33:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 515374377 EDI: CHRM.COM Nov 17 2017 22:33:00 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
 515383477 EDI: DISCOVER.COM Nov 17 2017 22:33:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 515374380 EDI: DISCOVER.COM Nov 17 2017 22:33:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 515374381 EDI: DISCOVERPL Nov 17 2017 22:33:00 Discover Personal Loan, Attention: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
 515374381 E-mail/Text: dplbk@discover.com Nov 17 2017 22:34:55 Discover Personal Loan, Attention: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
 515374382 EDI: TSY2.COM Nov 17 2017 22:33:00 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
 515496192 EDI: ECAST.COM Nov 17 2017 22:33:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 56

Date Rcvd: Nov 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515374385 EDI: RMSC.COM Nov 17 2017 22:33:00 GECRB/Amazon, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515374386 EDI: RMSC.COM Nov 17 2017 22:33:00 GECRB/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
515374387 EDI: RMSC.COM Nov 17 2017 22:33:00 Gecrb/Paypal Cr, Attn:Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515374388 EDI: RMSC.COM Nov 17 2017 22:33:00 Gecrb/Walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517079085 EDI: BL-BECKET.COM Nov 17 2017 22:33:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
515374390 EDI: CBSKOHLS.COM Nov 17 2017 22:33:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
515374391 +EDI: CBSKOHLS.COM Nov 17 2017 22:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515374393 EDI: TSYS2.COM Nov 17 2017 22:33:00 Macys, PO Box 183083, Columbus, OH 43218-3083
515610731 EDI: PRA.COM Nov 17 2017 22:33:00 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
515610725 EDI: PRA.COM Nov 17 2017 22:33:00 Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
515610665 EDI: PRA.COM Nov 17 2017 22:33:00 Portfolio Recovery Associates, LLC, c/o Walmart Master Card, POB 41067, Norfolk VA 23541
515610706 +EDI: PRA.COM Nov 17 2017 22:33:00 Portfolio Recovery Associates, LLC c/o Lowes, POB 41067, Norfolk VA 23541-1067
515432128 EDI: Q3G.COM Nov 17 2017 22:33:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515374398 EDI: WFNNB.COM Nov 17 2017 22:33:00 Victoria's Secret, PO Box 182125, Columbus, OH 43218-2125
516868807 EDI: ECAST.COM Nov 17 2017 22:33:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
515374389 E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Nov 17 2017 22:35:09 kabbage Inc., PO Box 77081, Atlanta, GA 30357-1081

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516409199 aty* Embrace Home Loans C/O Roundpoint, Mortgage Serv., P.O.Box 19409,Charlotte,NC 28219
+Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
515543874* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2017 at the address(es) listed below:

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marc C. Capone on behalf of Joint Debtor Michelle L. Marra mcapone@caponeandkeefe.com, docsc@caponeandkeefe.com
Marc C. Capone on behalf of Debtor David J. Marra mcapone@caponeandkeefe.com, docsc@caponeandkeefe.com
Melissa S DiCerbo on behalf of Creditor Lakeview Loan Servicing, LLC nj-ecfmail@mwc-law.com
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
TOTAL: 9